



IFW 3621 #

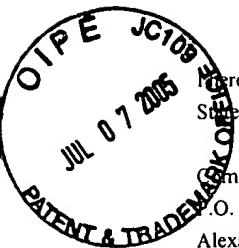
PTO/SB/21 (09-04)

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/639,014
	Filing Date	August 15, 2000
	First Named Inventor	Gallagher, Paul
	Art Unit	3621
	Examiner Name	John M. Winter
Total Number of Pages in This Submission	Attorney Docket Number	017887-005900US

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement with copies of references cited <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Gerald T. Gray		
Date	July 5, 2005	Reg. No.	41,797

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PATENT
Attorney Docket No.: 017887-005900US

On July 5, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Sylvia E. Arnold

Sylvia E. Arnold

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher et al.

Application No.: 09/639,014

Filed: August 15, 2000

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGE

Examiner: John M. Winter

Art Unit: 3621

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

07/08/2005 AKELECH1 00000008 201430 09639014

01 FC:1806 180.00 DA

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. In compliance with the requirements of 1287 OG 163, copies of the cited, non-patent references are enclosed; no copies of cited patent references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

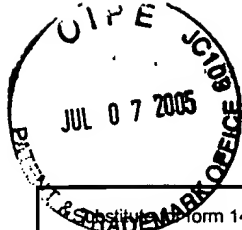
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Respectfully submitted,



Gerald T. Gray
Reg. No. 41,797

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	09/639,014	
			Filing Date	August 15, 2000	
			First Named Inventor	Gallagher, Paul	
			Art Unit	3621	
			Examiner Name	John M. Winter	
Sheet	3	of	1	Attorney Docket Number	017887-005900US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	0001	US-2002/0016769	02-2002	Barbara et al.	
	0002	US-2004/0111370	06-2004	Saylors et al.	
	0003	US-5,903,878	05-1999	Talati et al.	
	0004	US-6,039,250	03-2000	Ito et al.	
	0005	US-5,757,917	05-1998	Rose et al.	
	0006	US-2002/0029190	03-2002	Gutierrez-Sheris, Luis Eduardo	
	0007	US-2003/0140004	07-2003	O'Leary et al.	
	0008	US-6,263,447	07-2001	French et al.	
	0009	US-2004/0039649	02-2004	Mull, George W M	
	0010	US-2001/0034676	10-2001	Vasic, Stevan P.	
	0011	US-6,138,282	11-2001	Tsai, Wen-Chen	
	0012	US-2002/0022966	02-2002	Horgan, Michael J.	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	0013	Youngblood, Dick. Some hung up about paying bills via a computer. Star Tribune. Minneapolis, Minnesota. May 23, 1993. p. D02	
	0014	PR Newswire. Paypal.com becomes #1 online payment service on eBay. New York. January 31, 2000. p. 1	
	0015	Sapsford, Jathon. You've got mail (with cash!) - Paypal sees torrid growth with a service that sends money across the internet. Wall Street Journal (eastern edition). New York, NY. February 16, 2000. p.B1	
	0016	PR Newswire. VeriSign selected by CIBC to provide internet payment connectivity for new person-to-person payment service. New York. July 31, 2000. p.1	
	0017	O'Brien, Jeanne. Bank One unveils e-mail money transfer service. Bank Systems & Technology. New York. vol. 37, iss. 5. May 2000. p.24	
	0018	Waring, Becky. Money is just a click away: Web services make person-to-person payments painless, paper-free. San Francisco Chronicle. San Francisco, California. July 27, 2000. p. B1	

Examiner Signature		Date Considered	
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.